

Form csnodsc – ntccselsnodis

UNITED STATES BANKRUPTCY COURT

District of New Jersey
MLK Jr Federal Building
50 Walnut Street
Newark, NJ 07102

Case No.: 14-27897-JKS
Chapter: 13
Judge: John K. Sherwood

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Marc DeStefano
75 7th Street
Cresskill, NJ 07626

Jennifer Mary DeStefano
75 7th Street
Cresskill, NJ 07626

Social Security No.:
xxx-xx-7224

xxx-xx-1170

Employer's Tax I.D. No.:

NOTICE OF CASE CLOSED WITHOUT DISCHARGE

All creditors and parties in interest are notified that the above-named case has been closed without entry of discharge for the reason(s) indicated below.

- ☐ Debtor has not filed a **Certification About a Financial Management Course** (Official Form 423) proving compliance with the instructional course requirement for discharge.
- ☐ Joint debtor has not filed a **Certification About a Financial Management Course** (Official Form 423) proving compliance with the instructional course requirement for discharge.
- ☒ Debtor has not filed a **Certification in Support of Discharge** certifying that all domestic support obligations due have been paid.
- ☒ Joint debtor has not filed a **Certification in Support of Discharge** certifying that all domestic support obligations due have been paid.
- ☐ Debtor has been granted a discharge under sections 727 or 1141 of the Bankruptcy Code in a case commenced within 8 years before the date of the filing of the petition.
- ☐ Joint debtor has been granted a discharge under sections 727 or 1141 of the Bankruptcy Code in a case commenced within 8 years before the date of the filing of the petition.
- ☐ Debtor has received a discharge in a case filed under chapter 7, 11, or 12 of the Bankruptcy Code during the 4-year period preceding the date of the petition; or in a case filed under chapter 13 of the Bankruptcy Code during the 2 year period preceding the date of the petition.
- ☐ Joint Debtor has received a discharge in a case filed under chapter 7, 11, or 12 of the Bankruptcy Code during the 4 year period preceding the date of the petition; or in a case filed under chapter 13 of the Bankruptcy Code during the 2 year period preceding the date of the petition.
- ☐ An Order denying or revoking the debtor's discharge was entered pursuant to section 727 of the Bankruptcy Code.

- ☐ An Order denying or revoking the joint debtor's discharge was entered pursuant to section 727 of the Bankruptcy Code.

If the debtor subsequently files a Motion to Reopen the Case to allow for the filing of the above document, the debtor must pay the applicable filing fee. If the debtor's case was closed because the debtor received a discharge in a previous case as set forth above, the debtor will have received a Notice of Clerk's Evidence of Previous Discharge providing an opportunity to be heard prior to case closing.

Dated: February 7, 2019

JAN: nds

Jeanne Naughton
Clerk

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 District of New Jersey

In re:
 Marc DeStefano
 Jennifer Mary DeStefano
 Debtors

Case No. 14-27897-JKS
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-2

User: admin
 Form ID: cscnodsc

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 Total Noticed: 40

Date Rcvd: Feb 07, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 09, 2019.

db/jdb
 cr
 515020681 +Marc DeStefano, Jennifer Mary DeStefano, 75 7th Street, Cresskill, NJ 07626-2507
 515109880 +BANK OF AMERICA, N.A., AS SERVICER FOR THE BANK, Phelan Hallinan & Schmieg, PC,
 515020682 400 Fellowship Road, Suite 100, Mt. Laurel, NJ 08054-3437
 515020684 +American Express, PO Box 3001, 16 General Warren Blvd, Malvern, PA 19355-1245
 American Express Bank, FSB, c/o Becket and Lee LLP, POB 3001, Malvern, PA 19355-0701
 +American Express Legal, 500 North Franklin Turnpike, P.O. Box 278, Ramsey, NJ 07446-0278
 +Anthony J. Migliaccio, Jr., Esq., 500 North Franklin Turnpike, P. O. Box 278,
 Ramsey, NJ 07446-0278
 515020686 +Bank of America, Attn: Correspondence Unit/CA6-919-02-41, PO Box 5170,
 Simi Valley, CA 93062-5170
 515020689 ++CITIBANK, PO BOX 790034, ST LOUIS MO 63179-0034
 (address filed with court: Citibank SD, NA, Attn: Centralized Bankruptcy, PO Box 20363,
 Kansas City, MO 64195)
 515020690 ++DELL FINANCIAL SERVICES, P O BOX 81577, AUSTIN TX 78708-1577
 (address filed with court: Dell Financial Services, Dell Financial Services Attn: Bankruptcy,
 PO Box 81577, Austin, TX 78708)
 515020692 +DSNB Macys, 9111 Duke Blvd, Mason, OH 45040-8999
 515048370 +Department Stores National Bank/Macys, Bankruptcy Processing, Po Box 8053,
 Mason, OH 45040-8053
 515249822 ECAST SETTLEMENT CORPORATION, ASSIGNEE, OF CITIBANK, N.A., POB 29262,
 NEW YORK, NY 10087-9262
 515020694 Estate Information Services, LLC dba, EIS Collections, PO Box 1730,
 Reynoldsburg, OH 43068-8730
 517879867 +Oliphant Financial, PO Box 864934, Orlando, FL 32886-4934
 515020698 Paragon Federal Credit Union, Cardmember Service, P.O. Box 790408,
 Saint Louis, MO 63179-0408
 515020697 Paragon Federal Credit Union, PO Box 400, Montvale, NJ 07645
 515020700 +Remex Inc, 307 Wall St, Princeton, NJ 08540-1515
 515020701 +Sears/CBNA, PO Box 6497, Sioux Falls, SD 57117-6497
 515020693 ++US BANK, PO BOX 5229, CINCINNATI OH 45201-5229
 (address filed with court: Elan Financial Service, PO Box 108, St Louis, MO 63166)
 515020703 +Visions FCU, 24 Mckinley Ave, Endicott, NY 13760-5491
 515233844 eCAST Settlement Corporation, POB 29262, New York NY 10087-9262

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 smg E-mail/Text: usanj.njbankr@usdoj.gov Feb 07 2019 23:39:53 U.S. Attorney, 970 Broad St.,
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Feb 07 2019 23:39:51 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235
 515020683 E-mail/Text: ebnbankruptcy@ahm.honda.com Feb 07 2019 23:40:03 American Honda Finance,
 PO Box 168088, Irving, TX 75016
 515020685 E-mail/Text: legal@arsnational.com Feb 07 2019 23:39:29 ARS National Services, POB 463023,
 Escondido, CA 92046-3023
 515020680 +E-mail/Text: kristin.villneauve@allianceoneinc.com Feb 07 2019 23:39:05 Alliance One,
 4850 Street Road, Suite 300, Feasterville Trevose, PA 19053-6643
 515034354 E-mail/PDF: EBN_AIS@AMERICANINFOSOURCE.COM Feb 07 2019 23:41:42
 American InfoSource LP as agent for, Midland Funding LLC, PO Box 268941,
 Oklahoma City, OK 73126-8941
 515072838 +E-mail/Text: bnc@atlasacq.com Feb 07 2019 23:39:07 Atlas Acquisitions LLC,
 on behalf of Oliphant Financial, LLC, 294 Union St., Hackensack, NJ 07601-4303
 515020687 +E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Feb 07 2019 23:42:20 Capital 1 Bank,
 Attn: General Correspondence, PO Box 30285, Salt Lake City, UT 84130-0285
 515020688 E-mail/Text: cms-bk@cms-collect.com Feb 07 2019 23:39:29 Capital Management Services,
 698 1/2 Ogden Street, Buffalo, NY 14206-2317
 515034349 E-mail/Text: mrdiscen@discover.com Feb 07 2019 23:39:06 Discover Bank,
 DB Servicing Corporation, PO Box 3025, New Albany, OH 43054-3025
 515020691 +E-mail/Text: mrdiscen@discover.com Feb 07 2019 23:39:06 Discover Fin Svcs LLC,
 PO Box 15316, Wilmington, DE 19850-5316
 515020695 E-mail/Text: cio.bncmail@irs.gov Feb 07 2019 23:39:18
 Internal Revenue Service Correspondence, PO Box 7346, Philadelphia, PA 19101-7346
 515020696 E-mail/PDF: gecsed@recoverycorp.com Feb 07 2019 23:42:08 JC Penney, P. O. Box 960090,
 Orlando, FL 32896-0090
 515020699 E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Feb 07 2019 23:43:01
 Portfolio Recovery, Attn: Bankruptcy, PO Box 41067, Norfolk, VA 23541
 515245136 E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Feb 07 2019 23:54:19
 Portfolio Recovery Associates, LLC, c/o Capital One, POB 41067, Norfolk VA 23541
 515245085 E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Feb 07 2019 23:42:17
 Portfolio Recovery Associates, LLC, c/o Mbna, POB 41067, Norfolk VA 23541
 515245109 E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Feb 07 2019 23:53:48
 Portfolio Recovery Associates, LLC, c/o Sears Gold Mastercard, POB 41067,
 Norfolk VA 23541

District/off: 0312-2

User: admin
Form ID: cscnodsc

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Total Noticed: 40

Date Rcvd: Feb 07, 2019

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

515190155 E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Feb 07 2019 23:42:17
Portfolio Recovery Associates, LLC, c/o U.S. Bank National Association Nd, POB 41067,
Norfolk VA 23541
515020704 E-mail/Text: RMopsSupport@alorica.com Feb 07 2019 23:40:04 West Asset Management,
2829 Westwon Parkway, Suite 200, West Des Moines, IA 50266-1314

TOTAL: 19

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr* ECAST SETTLEMENT CORPORATION, POB 29262, NEW YORK, NY 10087-9262
515020702* ++CITIBANK, PO BOX 790034, ST LOUIS MO 63179-0034
(address filed with court: UNVL/Citi, Attn.: Centralized Bankruptcy, PO Box 20507,
Kansas City, MO 64195)
515033807* ++DELL FINANCIAL SERVICES, P O BOX 81577, AUSTIN TX 78708-1577
(address filed with court: Dell Financial Services, LLC, Resurgent Capital Services,
PO Box 10390, Greenville, SC 29603-0390)

TOTALS: 0, * 3, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 09, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 7, 2019 at the address(es) listed below:

Andrew L. Spivack on behalf of Creditor BANK OF AMERICA, N.A., AS SERVICER FOR THE BANK OF
NEW YORK MELLON FKA THE BANK OF NEW YORK AS TRUSTEE FOR THE CERTIFICATE HOLDERS CWALT, INC.
ALTERNATIVE LOAN TRUST 2005-60T1 MORTGAGE PASS-THROUGH nj.bkecf@fedphe.com
Charles G. Wohlrab on behalf of Creditor THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK,
AS TRUSTEE (CWALT 2005-60T1) cwohrlab@logs.com, njbankruptcynotifications@logs.com
Denise E. Carlon on behalf of Creditor THE BANK OF NEW YORK MELLON, Et Al...
bankruptcynotice@zuckergoldberg.com, bkgroup@kmlawgroup.com
Joshua I. Goldman on behalf of Creditor THE BANK OF NEW YORK MELLON, Et Al...
jgoldman@kmlawgroup.com, bkgroup@kmlawgroup.com
Marie-Ann Greenberg magecf@magtrustee.com
Roger B. Radol on behalf of Debtor Marc DeStefano radolbankruptcy@gmail.com,
radolbankruptcy2@gmail.com
Roger B. Radol on behalf of Joint Debtor Jennifer Mary DeStefano radolbankruptcy@gmail.com,
radolbankruptcy2@gmail.com

TOTAL: 7